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COOK COUNTY, ILLINOIS
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FHA MORTGAGE

FHA CASH NO.
1317515382

STATE OF ILLINOIS
This Mortgage ("Security Instrument") is given on **JANUARY 24TH**, 1994.

The Mortgagor is **FRANK L. ANDERSON and DONNA E. ANDERSON, HUSBAND AND WIFE**, whose address is **7941 SOUTH CARPENTER STREET, CHICAGO, IL 60620**.

to **TCF BANK, ILLINOIS, FSB**, which is organized and existing under the laws of the U.S. of A., and whose address is **555 BUTTERFIELD ROAD, LOMBARD, ILL 60148**.

Borrower owes Lender the principal sum of **SEVENTY ONE THOUSAND SIX HUNDRED SEVENTY THREE AND NO/100** Dollars (U.S. \$ **71,673.00**).

This debt is evidenced by Borrower's note dated the same date as this Security Instrument ("Note"), which provides for monthly payments, with the full debt, if not paid earlier, due and payable on **FEBRUARY 1ST**, 2024.

This Security Instrument secures to Lender: (a) the repayment of the debt evidenced by the Note, with interest, and all renewals, extensions and modifications; (b) the payment of all other sums, with interest, advanced under paragraph 6 to protect the security of this Security Instrument; and (c) the performance of Borrower's covenants and agreements under this Security Instrument and the Note. For this purpose, Borrower does hereby mortgage, grant and convey to Lender the following described property located in **COOK COUNTY, ILLINOIS**:
LOT 21 AND THE NORTH 6 FEET 3 INCHES OF LOT 22 IN BLOCK 1 IN HIGH RIDGE ADDITION TO AUBURN, BEING A SUBDIVISION OF THE NORTHWEST 1/4 OF THE NORTHEAST 1/4 OF SECTION 32, TOWNSHIP 38 NORTH, RANGE 14 EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

20-52-203-015

which has the address of **7941 SOUTH CARPENTER STREET, CHICAGO, ILLINOIS 60620**.

TOGETHER WITH all the improvements now or hereafter erected on the property, and all easements, rights, appurtenances, rents, royalties, mineral, oil and gas rights and profits, water rights and stock and all fixtures now, or hereafter a part of the property. All replacements and additions shall also be covered by this Security Instrument. All of the foregoing is referred to in this Security Instrument as the "Property."

BORROWER COVENANTS that Borrower is lawfully seized of the estate hereby conveyed and has the right to mortgage, grant and convey the Property and that the Property is unencumbered, except for encumbrances of record. Borrower warrants and will defend generally the title to the Property against all claims and demands, subject to any encumbrances of record.

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NON-UNIFORM COVENANTS. Borrower and Lender further covenant and agree as follows:

17. **Foreclosure Procedure.** If Lender requires immediate payment in full under paragraph 9, Lender may foreclose this Security Instrument by judicial proceeding, and any other remedies permitted by applicable law. Lender shall be entitled to collect all expenses incurred in pursuing the remedies provided in this paragraph 17, including, but not limited to, reasonable attorneys' fees and costs of title evidence.

18. **Release.** Upon payment of all sums secured by this Security Instrument, Lender shall release this Security Instrument without charge to Borrower. Borrower shall pay any recordation costs.

19. **Waiver of Homestead.** Borrower waives all rights of homestead exemption in the Property.

Riders to this Security Instrument. Riders to this Security Instrument. If one or more riders are executed by Borrower and recorded together with this Security Instrument, the covenants of each such rider shall be incorporated into and shall amend and supplement the covenants and agreements of this Security Instrument as if the rider(s) were in a part of this Security Instrument. [Check applicable box(es)].

- Condominium Rider
- Graduated Payment Rider
- Growing Equity Rider
- Planned Unit Development Rider
- Other [Specify]

BY SIGNING BELOW, Borrower accepts and agrees to the terms contained in pages 1 through 4 of this Security Instrument and in any rider(s) executed by Borrower and recorded with it.

Witnesses:
Jane E. Menzel

Frank L. Anderson (Seal)
FRANK L. ANDERSON Borrower

Donna E. Anderson (Seal)
DONNA E. ANDERSON Borrower

Borrower

Borrower

STATE OF ILLINOIS, Cook County ss:
I, the undersigned, a Notary Public in and for said county and state,
do hereby certify that Frank L. Anderson and Donna E. Anderson
Husband and wife, personally known to me to be the same person(s) whose name(s) are
subscribed to the foregoing instrument, appeared before me this day in person, and acknowledge that they
signed and delivered the said instrument as their free and voluntary act, for the use and purposes therein
set forth.

Given under my hand and official seal, this 24th day of January 1994
My Commission expires: Jane E. Menzel

This instrument was prepared by Jane E. Menzel Notary Public
OFFICIAL SEAL
JANE E. MENZEL
NOTARY PUBLIC, STATE OF ILLINOIS
MY COMMISSION EXPIRES 6/4/96

(Address)

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